

## Disability Plan – Frequently Asked Questions

### 1. Who is Lincoln Financial Group?

Lincoln Financial Group is the third party claims administrator selected by the University of California to administer Basic Short-Term Disability (STD), Voluntary Short-Term Disability, and Voluntary Long-Term Disability (LTD) monetary benefits.

### 2. How do I report a disability claim to Lincoln Financial?

You can file a claim in one of the following:

- Online at: [mylincolnportal.com](http://mylincolnportal.com) (if registering for the first time, use code: **UNIVERSITY**);
  - Contact Lincoln Financial at (800) 838-4461; or
  - Fax the Lincoln Financial Disability Claim Form to (877) 664-7264
- \*\* The Lincoln Financial Disability Claim Form can be found in both English and Spanish on the blink page: <http://blink.ucsd.edu/HR/benefits/disability/#The-disability-benefits-applica>

### 3. Should I let my Department HR Contact know about my need for disability?

Yes, as soon as you are aware of your need for disability, speak with your Department HR Contact. Your HR Contact will update your status in UCPATH to assure continuity of a source of income and can also explain your rights and responsibilities as it relates to the Family Medical Leave Act (FMLA) or other possible leave options.

### 4. How do I know if my Disability Claim is approved?

Once your claim is reported to Lincoln Financial, a case manager will contact you to review your claim, obtain additional information if needed, and discuss next steps. Lincoln Financial will require medical documentation from your treating physician for consideration.

### 5. When will my disability benefits start?

	Waiting Period	Benefit Start date
<b>Basic Short-Term Disability (STD); Voluntary Short-Term Disability (VSTD)</b>	<ul style="list-style-type: none"> <li>▪ 14 days</li> </ul>	<ul style="list-style-type: none"> <li>▪ In general, benefits will start on the 15<sup>th</sup> calendar day (if you have 80 hours or less of accrued sick time)</li> <li>▪ If you have between 81 - 175 hours of accrued sick time, benefits will begin when you exhaust your accrued sick time balance</li> <li>▪ If you have more than 176 hours of accrued sick time (30 calendar days), benefits will start on the 23<sup>rd</sup> business day (when no pay status begins)</li> </ul>
<b>Voluntary Long-Term Disability (VLTD)</b>	<ul style="list-style-type: none"> <li>▪ 6 months</li> </ul>	<ul style="list-style-type: none"> <li>▪ 6 months after the date of disability*</li> </ul>

\*A date of disability 1/1/17, or later, is eligible for the 2017-level disability benefits. Claims with a date of disability 12/31/16 or before, will continue with 2016-level disability benefits.

**6. Will I earn my full wage while on disability? How long will I be eligible for disability?**

While on disability you are eligible for a portion of your typical earnings for a finite period of time. Please reference the table for an estimate.

	<b>Benefits Paid</b>	<b>Max Benefit Period</b>
<b>Basic STD</b>	<ul style="list-style-type: none"> <li>▪ 55%</li> <li>▪ \$800/month max benefit</li> </ul>	24 weeks
<b>Voluntary STD</b>	<ul style="list-style-type: none"> <li>▪ 60%</li> <li>▪ \$15,000/month max benefit</li> </ul>	24 weeks
<b>Voluntary LTD</b>	<ul style="list-style-type: none"> <li>▪ 60%</li> <li>▪ \$15,000/month max benefit</li> </ul>	Social Security Retirement Age

**7. What happens to my benefits while I am on disability?**

An Unpaid Leave of Absence (LOA) entry by your department into UCPath will trigger a notification to you with detailed information regarding your benefits continuation, premiums, and any amounts you may be required to pay in order to continue with your benefits coverage. For specific questions regarding insurance premiums, please submit an inquiry to the Ask UCPath Center.

**8. Will I continue to have health coverage while on disability?**

Yes, health coverage will continue with UC paying its portion of the premium for a finite period of time; however, if your leave extends beyond the outlined timeframe(s) you may be responsible for paying the full premium (both your and UC’s portion) to have continued coverage.

	<b>Max Benefit Period (UC Portion Paid)</b>	<b>Employee Responsible for Full Premium</b>
<b>Basic or Voluntary STD</b> <b>*Medical Coverage</b>	24 weeks	At week 25
<b>Basic or Voluntary STD</b> <b>*Vision &amp; Dental</b> <b>**FML Eligible</b>	12 weeks	At week 13
<b>Basic or Voluntary STD</b> <b>*Vision &amp; Dental</b> <b>**Not FML Eligible</b>	Only when receiving a check from UC	When no longer receiving a check from UC
<b>Pregnancy Disability Leave</b> <b>*Medical, Dental, Vision</b>	Up to 4 months	Consult with Employee Relations Specialist

*\*\*If you exhaust your accrued time balances and have not yet met your waiting period, meaning you are not receiving a check from UC or Lincoln Financial, you are responsible for paying both your portion and UC’s portion of your premiums for health, dental, and vision coverage. Once your waiting period is met and Lincoln Financial starts paying a disability benefit, you will have medical coverage for up to 26 weeks during which UC will contribute the employer portion of the premium.*

**9. Can I change my benefit elections while on a leave of absence?**

UCPath will send notification for employees on an unpaid leave longer than 120 days. Employees are only eligible for a new PIE (Period of Initial Eligibility) if their leave without pay is longer than 120 days, and they voluntarily waived one or more of their benefits. The changes you make will be effective from your leave return date forward.

**10. Upon return to work, do I need to re-elect health and welfare benefits?**

Yes, within 31 days of returning from a leave of absence you must re-enroll in benefits by using the Enroll in Benefits link in UCPath or complete the Benefits Reinstatement Form available on UCPath.

**11. Am I eligible for disability if I can work part-time?**

You may be eligible for Partial Disability, in which Lincoln Financial would supplement a portion of your earnings, if you are not able to work full-time. For additional information reference the blink page:

<http://blink.ucsd.edu/HR/benefits/disability/#Returning-to-work>

**12. Can my disability/leave be extended?**

If your treating physician is recommending an extension of your currently approved disability leave, you must update your Lincoln Financial Case Manager and your HR Contact of your dates for continued leave. You may also be required to provide updated medical information to Lincoln Financial for consideration.

**13. Will I accrue Retirement Service Credit while on Disability Leave?**

You will only accrue Retirement Service Credit while on Pay Status from UC San Diego. Pay Status (i.e. use of sick, vacation, etc.) is suspended when you begin receiving a disability check from Lincoln Financial.

**14. Can I continue working or return to work with medical limitations?**

DisAbility Counseling & Consulting (DCC) offers disability counseling services to assist employees with stay at work and return to work efforts. If your treating physician outlines physical limitations or you feel an accommodation would assist you, please contact DCC at (858) 534-6744 or [hrdcc@ucsd.edu](mailto:hrdcc@ucsd.edu).

**15. If my leave balances are exhausted and I am unable to cover my waiting period, what options do I have?**

If your leave balances (sick, vacation, and CTO if applicable) are exhausted, you may be eligible to receive a donation of hours from the Catastrophic Leave Donation Program (CLDP), during your waiting period, prior to Lincoln Financial eligibility. For additional information reference the blink page:

<http://blink.ucsd.edu/HR/benefits/time-off/leaves/catastrophic/index.html>

**16. Am I eligible for ongoing disability if my condition lasts longer than 6 months or is permanent?**

If your disability will last longer than 6 months, and you elected Voluntary Long-Term Disability, you may be eligible for LTD Benefits. If your disability lasts longer than 12 months, or is permanent in nature, you may be eligible for UCRP Disability Income. For additional information regarding your long-term benefit options, please contact your Benefits representative at (858) 534-2816.

**17. If I have an ongoing disability and I am eligible to retire, what are my options?**

For additional information regarding your long-term benefit or retirement options, please contact your Benefits representative at (858) 534-2816. Additional information can be found in the From Disability to Retirement factsheet: <http://ucnet.universityofcalifornia.edu/forms/pdf/from-disability-to-retirement.pdf>